

Information to identify the case:

Debtor 1	Dawn Marie Dimonde	Social Security number or ITIN	xxx-xx-6740
	_____ First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 19-12915-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dawn Marie Dimonde
fka Dawn M. Furka

9/17/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dawn Marie Dimonde
Debtor

Case No. 19-12915-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 17, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2021:

Recip ID	Recipient Name and Address
db	+ Dawn Marie Dimonde, 125 Lake View Circle, Hawley, PA 18428-4004
r	+ Andrea Tomporowski, Re/Max Premier, 60 Mountain Blvd., Warren, NJ 07059-5607
cr	+ HYUNDAI CAPITAL AMERICA, P.O. Box 961245, Fort Worth, TX 76161-0244
sp	+ Joseph Coiro, Mariano & Coiro PC, 844 Easton Ave, Somerset, NJ 08873-1824
r	+ Vincent Baricauda, Re/Max Our Town, 852 Easton Ave, Somerset, NJ 08873-1824
518024291	+ Distressed Asset Portfolio III -- 19, 10625 Techwood Circle, Cincinnati, OH 45242-2846
518024294	+ Equifax Credit Information Services, P O Box 740241, Atlanta, GA 30374-0241
518024295	+ Experian, P O Box 2002, Allen, TX 75013-2002
518024298	+ Hyundai Motor Finance, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558
518024299	#+ Jose M. Muniz, 35 N. 6th Ave, Manville, NJ 08835-1505
518024300	+ KLM Law Group 19, Suite 5000, 701 Market St, Philadelphia, PA 19106-1541
518024301	+ Midland Funding 19 - Cap one/Dress barn, 2365 Northside Dr, Ste 300, San Diego, CA 92108-2709
518024302	One Main Financial, 2229 JFK Blvd, North Bergen, NJ 07047
518024307	TD Bank 19, P O Box 1377, Lewiston, ME 04243-1377
518024308	+ TransUnion, P O Box 2000, Chester, PA 19016-2000
518174805	+ Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242-2846

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 17 2021 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 17 2021 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Sep 18 2021 00:38:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
518077080	EDI: PHINAMERI.COM	Sep 18 2021 00:38:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518024287	+ EDI: PHINAMERI.COM	Sep 18 2021 00:38:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518024288	+ EDI: PHINAMERI.COM	Sep 18 2021 00:38:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
518024289	+ EDI: CAPITALONE.COM	Sep 18 2021 00:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518024290	+ EDI: CAPITALONE.COM	Sep 18 2021 00:38:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281

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518024309	+ EDI: CITICORP.COM	Sep 18 2021 00:38:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518024310	+ EDI: CITICORP.COM	Sep 18 2021 00:38:00	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
518196193	EDI: Q3G.COM	Sep 18 2021 00:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518024293	+ EDI: DCI.COM	Sep 18 2021 00:38:00	Diversified Consultants, Inc., P O Box 551268, Jacksonville, FL 32255-1268
518024292	+ EDI: DCI.COM	Sep 18 2021 00:38:00	Diversified Consultants, Inc., Attn: Bankruptcy, Po Box 551268, Jacksonville, FL 32255-1268
518024296	EDI: AMINFOFP.COM	Sep 18 2021 00:38:00	First Premier Bank 19, PO Box 5524, Sioux Falls, SD 57117-5524
518192553	+ EDI: HY11.COM	Sep 18 2021 00:38:00	HYUNDAI CAPITAL AMERICA DBA, HYUNDAI MOTOR FINANCE, PO BOX 20809, FOUNTAIN VALLEY, CA 92728-0809
518024297	+ EDI: HY11.COM	Sep 18 2021 00:38:00	Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20829, Fountain City, CA 92728-0829
518077957	Email/PDF: resurgentbknotifications@resurgent.com	Sep 17 2021 20:42:54	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
518144499	+ EDI: MID8.COM	Sep 18 2021 00:38:00	Midland Funding LLC, P.O. Box 2011, Warren, MI 48090-2011
518063032	+ EDI: AGFINANCE.COM	Sep 18 2021 00:38:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
518024303	+ EDI: AGFINANCE.COM	Sep 18 2021 00:38:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
518024304	+ EDI: AGFINANCE.COM	Sep 18 2021 00:38:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
518133996	Email/Text: Bankruptcy.Notices@pnc.com	Sep 17 2021 20:34:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
518024305	Email/Text: Bankruptcy.Notices@pnc.com	Sep 17 2021 20:34:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
518024306	Email/Text: Bankruptcy.Notices@pnc.com	Sep 17 2021 20:34:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
518500589	EDI: PRA.COM	Sep 18 2021 00:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518500590	EDI: PRA.COM	Sep 18 2021 00:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518076944	+ EDI: JEFFERSONCAP.COM	Sep 18 2021 00:38:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518025578	+ EDI: RMSC.COM	Sep 18 2021 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518181228	+ EDI: AIS.COM	Sep 18 2021 00:38:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 29			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519073207	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
John R. Morton, Jr.	on behalf of Creditor HYUNDAI CAPITAL AMERICA ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Rebecca Ann Solarz	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION rsolarz@kmlawgroup.com
Stephen M. Goldberg	on behalf of Debtor Dawn Marie Dimonde bk2notices@smgpc.com bk2notices@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7